

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

CHRISTINE M CHEATLE

Debtor(s)

Case No. 17-11098GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2017.
- 2) The plan was confirmed on 12/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2018, 01/15/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/08/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,337.00.
- 10) Amount of unsecured claims discharged without full payment: \$50,432.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$70,142.00  
Less amount refunded to debtor \$1,044.39

**NET RECEIPTS: \$69,097.61**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,529.37  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,141.84  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,671.21**

Attorney fees paid and disclosed by debtor: \$1,171.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADC	Unsecured	0.00	NA	NA	0.00	0.00
AVID ACCEPTANCE LLC	Priority	NA	20,355.74	0.00	16,650.00	0.00
CAPITAL ONE NA**	Unsecured	453.00	708.80	708.80	5.28	0.00
CHASE(*)	Unsecured	2,335.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE(*)	Secured	9,501.00	8,363.71	0.00	0.00	0.00
COMMUNITY NURSES HH AND HOSF	Unsecured	127.00	NA	NA	0.00	0.00
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FIRST COMMONWEALTH BANK(*)	Unsecured	971.00	1,018.96	1,018.96	7.59	0.00
FIRST COMMONWEALTH BANK(*)	Secured	74,167.00	75,110.20	0.00	32,818.00	0.00
FIRST COMMONWEALTH BANK(*)	Secured	0.00	184.49	184.49	184.49	0.00
HUNTER WARFIELD	Unsecured	240.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,085.00	2,214.59	2,214.59	2,214.59	0.00
NAVIENT SOLUTIONS LLC O/B/O THE	Unsecured	8,326.00	8,231.53	8,231.53	61.34	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,893.00	7,722.45	7,722.45	57.54	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	22,086.00	22,086.16	22,086.16	164.57	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	177.00	428.43	428.43	3.20	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	299.00	637.25	637.25	4.74	0.00
SMP HOME MEDICAL	Unsecured	211.00	NA	NA	0.00	0.00
SNYDER MEMORIAL HCC	Unsecured	NA	0.00	0.00	0.00	0.00
SNYDER MEMORIAL HEALTH CARE	Unsecured	11,751.00	7,362.06	7,362.06	54.86	0.00
STATE COLLECTION SERVICE INC	Unsecured	721.00	NA	NA	0.00	0.00
TOYOTA FINANCIAL SVCS	Priority	0.00	NA	NA	0.00	0.00
TOYOTA LEASE TRUST	Priority	11,570.00	0.00	11,192.10	11,192.10	0.00
TOYOTA LEASE TRUST	Unsecured	0.00	2,774.63	219.09	1.63	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	NA	10,955.10	0.00	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	5,926.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	734.00	611.96	611.96	4.56	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	1,372.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	256.40	256.40	1.91	0.00
WYNDHAM VACATION RESORTS	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$32,818.00	\$0.00
Mortgage Arrearage	\$184.49	\$184.49	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$184.49</b>	<b>\$33,002.49</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,406.69	\$30,056.69	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$13,406.69</b>	<b>\$30,056.69</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$49,283.09</b>	<b>\$367.22</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,671.21</u>	
Disbursements to Creditors	<u>\$63,426.40</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$69,097.61</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/10/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.